

Information to identify the case:

Debtor 1	Brian S Meyers	Social Security number or ITIN xxx-xx-9511
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-13898-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian S Meyers

6/2/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Brian S Meyers
 Debtor

Case No. 17-13898-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db	#Brian S Meyers, 122 Barrister Drive, Butler, NJ 07405-3244
cr	Antoine Arnett, PO Box 130424, Roseville, MN 55113-0004
516673187	+Cambridge on Terrace, 1610 State Rt 23, Butler, NJ 07405-1831
516673189	+Dennis Meyers, 19 Village Drive, Montville, NJ 07045-9467
516673191	+NCB, Attn: Bankruptcy, One Allied Dr, Trevose, PA 19053-6945
516673192	+Premier Management Associates, 140 Sylvan Ave, Englewood Cliffs, NJ 07632-2514
516673193	+Tesser & Cohen, c/o Cambridge On Terrace, 946 Main Street, Hackensack, NJ 07601-5100
516673194	+Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 02 2017 22:29:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 02 2017 22:29:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516673185	+EDI: GMACFS.COM Jun 02 2017 22:08:00 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
516673186	+EDI: BANKAMER.COM Jun 02 2017 22:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516673188	+EDI: CAPITALONE.COM Jun 02 2017 22:08:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516673190	+E-mail/Text: bankruptcy.bnc@ditech.com Jun 02 2017 22:28:57 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marc A. Futterweit	on behalf of U.S. Trustee U.S. Trustee. marcf2@optonline.net
Marc A. Futterweit	on behalf of Debtor Brian S Meyers marcf2@optonline.net
Nancy Isaacson	nisaacson@greenbaumlaw.com, admin@remote7solutions.com; J101@ecfcbis.com
U.S. Trustee.	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5